

ADVERTISEMENT

From the New Assurance-Office upon the Lives of Men, Women and Children, now Establish'd at the Bell and Dragon, otherwise called *Lincolns-Inn Eating-House*, in *Portugal-Street* at *Lincolns-Inn Back Gate*.

Which is of that Excellent Constitution, that by a Man's Assuring his Wife's Life, and his own Life for the Benefit of each other, and their Children, there will come into the Family 500 l. upon the Death of both of them, viz. 250 l. upon the Death of the first of them, and the like Sum of 250 l. upon the Death of the other. The Charge of each Subscriber will be 7 s. 6 d. paid down at subscribing, (2 s. 6 d. thereof being to go towards paying of the first Claim) and after that paid out, then 2 s. 6 d. upon the Death of every Subscriber, and 6 d. per Quarter. A Widow may Assure in this Office for the Benefit of her Children and Grand-Children. Likewise any single Man or single Woman may Assure upon any Man, Woman, or Child's Life for his, or her own benefit. And if a Person whose Life is Assured, goes beyond Sea, or into the Wars, the Life may be changed. The Number of the Subscribers are to be 2000. The Person's Life to be Assured, is for this present Year not to exceed the Age of 55; and none above 50 years of Age to be admitted the next Year. And no Child's Life to be Assured under the Age of 12, by which Assurance, and the Articles hereunder-written, It plainly appears how this Office will greatly tend to the publick good of Mankind (and how Charitable it is) for here the Fatherless and Widows may be relieved in their Distress; a Man provide for his Wife, and the Wife for her Husband, Parents provide for their Children, and Children for their Parents; and Friends and Relations for one another. The Design is Just and Honourable; the Benefits and Advantages proposed, certain, and the Charge of each Subscriber but small, and inconsiderable, which going out by little and little may easily be saved by the Diligence and Industry of some, as well as spared out of the common daily Expences of others.

The Articles of Settlement at large, are to be seen, and subscribed unto at the *Bell and Dragon* at *Lincolns-Inn Back-Gate* aforesaid, every Day except Holy-days.

The Office Hours are from 9 to 12, and from 2 till 6. The Trustees will attend at the said Office every first and third *Thursday* in every Month, to approve Subscribers, from 3 till 6 in the Evening.

An Abstract of the most material things in the said Articles of Settlement of the said Office, are hereunder mentioned

1. *Imprimis*. That two Register-Books shall be kept in the Office one for Entering the Names and Ages of the several Subscribers, and their Habitations, and of the several Persons to be Provided for, and the other for Entering the sum, and summs of Money paid upon every Claim, which said two Register-Books may at any time be Examined by any Subscriber in the said Office.

2. *Item*, 13 good and Substantial Honest Men are Constituted Trustees for this Year 1704, and part of the Year 1705, of which, three shall make a Court to approve Subscribers, and five shall make a Court to order any Claim to be paid, and to hear, and determine all other Matters.

3. *Item*, That thirteen Trustees shall be chosen every ensuing Year by the Majority of Subscribers on the eighth Day of *November*, or on such other Day as the Master of the Office, and present Trustees, or the major part of them shall think fit to appoint.

4. *Item*. That ever Subscriber upon subscribing, shall Pay 5 s. for stamps and Entrance, and 2 s. 6 d. into the Joint-stock for the first Claim, and shall have a Policy under the Seal of the Office

Office on behalf of such Person as he or she is willing should be thereby Provided for, and shall have Liberty to alter his or her Policy, and appoint other Nominees, or Persons to be Provided for, as often as he or she pleaseth, Paying one Shilling for the Charge of the stamps only

The FORM of the POLICY.

This Policy of Assurance is given unto R. J. Contributor to the Society of Assurance upon the Lives of Men, Women and Children, who Assureth upon his own Life, aged Years, or thereabout, for the Benefit of A. J. B. J. and D. J. his Wife, and Children and the Survivor, and Survivors of them upon the Joint-Stock and Credit of the said Society, begun in the Liberties of the City of Westminster, the eighth Day of November, 1704 for Payment of Two Hundred and fifty Pounds of Lawful Money of England unto H. J. of the Parish of _____ in the County of _____ Gent. for the Use and Benefit of the said A. J. his now Wife, and B. J. and D. J. his Children, and the Survivor and Survivors of them, within nine Weeks after the Death of the said R. J. now the Husband of the said A. J. and Father of the said B. J. and D. J. subject to Conditions and Agreements mentioned in the Articles of Settlement of the said Society, signed by the said R. J. as his Assent, Consent and Agreement to the same, provided that the said R. J. is, and shall be living at the end of six Months, to be accounted from the day of the date of these Presents. In Witness whereof the seal of the said Office is hereunto affixed the _____ day of _____ Anno Dom. 170.

J. B. Register.

Approved by the Trustees.

R. L. Secretary.

D. G. Comptroller.

And, so per contra when the Husband Assures upon his Wife's Life for the Benefit of himself and Children.

5. Item, That when any Subscriber Dieth within the Weekly Bills of Mortality, one of the Persons to be Provided for, or the Nominee mention'd in the Policy, shall send timely notice to the said Office, that the Visitor of the said Office may see the Person Decease before he or she shall be interr'd, and shall make Affidavit of the time when, and Place where he or she Died; and also produce a Certificate of the same, under the Hands of the Minister and Churchwardens, and of three substantial Housekeepers of the Parish where the said Subscriber died. And if, he or she died in the Country then the Certificate shall be under the Hands of some three neighbouring Ministers, and under the Hands before mentioned, (*except in the Case of Quakers, and others herein after mentioned in Article the Sixteenth.*)

6. Item, That every Man Subscriber shall within Six Months after his subscribing appear before Three or more of the Trustees at their Court to be Held for this Society, to have himself and Policy approved, and shall (if required) by the Trustees or Master of the Office produce a Certificate of his Age, and also an Affidavit that he believes himself under the Age of five and fifty, and in good state of Health. But

Note, That the following Affidavit may be made before any Justice of Peace.

R. L. of C. in the County of D. Gentleman or Woman, maketh Oath, That this Deponent to the best of his knowledge is under the Age of Fifty Five Years, and that this Deponent hath not any known Distemper upon him or her.

The Form of this Certificate.

We A. B. Rector of C. in the County of D. and E. F. and G. H. Churchwardens of the said Parish, and I K. L. M. and N. O. Inhabitants of the said Parish do well know R. S. of the said Parish of C. Yeoman, and do believe him or her to be in good State of Health, and under the age of fifty five Years.

wardens, of the Parish where he or she dwells, and three or four other good and reputa-

as for Women Subscribers, they may appoint the Husband, or some Friend to subscribe for them, and shall not be compell'd to come to the Office to be approved, tho' dwelling in London, but maybe approved within six Months after subscribing, either by Affidavit, and the Visitor, and one or two of the Trustees going to the Person's House, or otherwise as shall be thought fit and appointed by any three of the said Trustees, provided notwithstanding that any Person, whether Male or Female, that lives in the Country, shall be admitted to subscribe by a Friend in London, or elsewhere, and upon his, or her sending up an Affidavit, and a Certificate signed by the Minister and Church-

ble Neighbours to Testifie that they do believe him or her to be under the Age of five and Fifty, and in good state of Health, his or her Policy and Person shall be approved, and every Subscriber that liveth in the Country shall depute some Person living within the Bills of Mortality to receive Notice of Claims, and to pay Contributions and Quarterage, or else he or she may leave a Sum of Money in the said Office for paying the same as it becomes due.

7. *Item*, That to prevent all fraudulent Entries, the Visitor of the said Office shall as often as is thought necessary visit every Subscriber that liveth within the Limits of the Bills of Mortality, and Enter down every Visit so made, in a Book to be kept for that Purpose.

8. *Item*, That if any Subscriber dieth in the Wars, or at Sea, or in any other Forreign parts, his or her Policy shall be void. (*a liberty of altering the Name in this Case, per Article the 18.*)

9. *Item*, That when any Claim is paid, the Order of the Court for payment thereof shall be Printed and a Printed Coppy left at the Dwelling-House or Lodging of every Subscriber that liveth within the Bills of Mortality, as also at the Dwelling-House or Lodging of every Person that is deputed by any Subscriber to receive notice of the said Claim: And that within seven Days after the Payment of every Claim, by the Master of the said Office, every Subscriber shall Pay, or cause to be Paid at the Office, 2 s. 6 d. towards the Payment of the next Claim that shall happen.

10. *Item*, That if any Subscriber shall Die at any time after six Months to be accounted from the Day of his first subscribing, the Person mentioned in the Policy, and appointed to receive the Contributions of this Society, shall, upon due Proof made before five or more of the Trustees, of the Party's Death. receive of the said Office 250 l. abating so many Half-Crowns as there wants Persons of Two Thousand Contributors, and abating also 3 l. per Cent. to be reserved towards defraying the Charge of the said Office.

11. *Item*, The Master of the said Office hath given 700 l. Security, and from time shall give good Security to the Trustees for Performance of these Articles on his Part to be performed.

12. *Item*, That every Subscriber shall pay to the Master of the said Office 2 s. per Annum, viz. 6 d. per Quarter, and no Fee shall be demanded or taken for publishing the said Claims, or for procuring, or dispatching the said Orders and Payments but the 3 l. per Cent. and Quarterage [afore said].

13. *Item*, That if any Subscriber shall refuse, or omit to pay the said Contributions of 2 s. 6 d. towards the next Claim, seven Days after notice given of the last Claim paid, and shall refuse, or omit to pay his Quarterages, it shall be Lawful for the Trustees, or any five of them, to exclude such Person, and from such Exclusion, his or her Policy shall be Void, and the Person or Persons therein mentioned after such Exclusion, shall have no Right to claim the Contributions of this Society.

14. *Item*, That if any Subscriber shall commit any Crime whereby he or she shall be sentenced to Death, his, or her Policy shall be void and of none Effect.

15. *Item*. That Mr. Charles Pratt, the Master of this Office shall have Power to add, to alter, and amend any Article herein contain'd, provided the said Addition, Alteration, and Amendment be first proposed to the Trustees, and approved of by the majority of Subscribers living within the Limits of the Weekly Bills of Mortality.

16. *Item*, That several People called Quakers, and others, being desirous of coming into this Society, but they not Burying in Church-Ground, are not willing to trouble the Minister, or Church-wardens for a Certificate. Whereupon, it is thought fit, and agreed, that for such Persons, a Certificate under three or more substantial and credible House-keepers of the Parish where such Subscriber Lived, or Died, shall be equivalent with that of the Minister's and Churchwardens; and their solemn Affirmation, or any other honest Testimony with that of an Oath.

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13. 17. *Item*, That if any Nominee, or Person to be provided for, shall happen to Die, or die, oblige the Subscriber who assures for such Person's Benefit, such Subscriber may at Pleasure deliver up, and Cancel his, or her Policy, and have a new Policy upon paying only one Shilling for Stamps, and therein put other Nominees or Persons to be provided for; and so from time to time, as often as such Subscriber pleaseth, provided he or she hath the Custody of the Policy in his, or her own Power and keeping. But where such Policy is made over in the Name of a Trustee for Wife and Children, or as a Jointure, or as a security for any one for Money lent, or owing, in such case the Policy is not to be altered without the Consent of all Parties.

*These four last Items
are Additional Ar-
ticles.*

18. *Item*, Whereas it hath been objected that when a Man hath been a Subscriber and Contributor in this Society many Years, and his occasions should call him into the War, or to go beyond Sea, and there he should die, the Money he hath been out and his Interest in this Society would then be lost. It is therefore thought fit and agreed, that any such Subscriber may at any time before he goes Cancel his Policy and have a new Policy, and put in the Life of some other healthy person residing in *England*, not exceeding his own Age, such as shall be approved by the Trustees, or any Three of them, for the Benefit of the Wife, Children, or Relations of such person going to Sea, or into the War; and at his return may have his own Life re-assured again if in health and approved by the Trustees, or any three of them, and have a new Policy again upon paying one Shilling for the Stamps, and so *toties quoties*.

19. *Item*, That whereas in the foregoing Articles every Man Subscriber dwelling within the Weekly Bills of Mortality, is obliged to come to the Place where this Office is kept to Subscribe, and be approved of by the Trustees, which is thought very reasonable when a Man Subscribes upon his own Life for the Benefit of any Friend or Relation, and obliges himself to pay all Claims and *Quarterages*. But it is thought fit, and agreed, that where one person assures on another Man's Life for his own, or any others Benefit, and subscribes, and agrees to Pay all Claims and *Quarterages*, the Person whose Life is Assured (having no Interest therein) need not be troubled to come to the Office to be approved, but may be approved in such manner as Women are approv'd, as is mention'd in Article the Sixth.